# of Interest... Personal & Convenience Loans

[qualstarcu.com/personal-convenience-loans]

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Personal Loans

If your needs aren't covered by the traditional loan options we offer, a personal loan is the way to go. You can borrow as little as $500 to cover an unexpected expense, consolidate debt, plan a vacation with your family, make necessary auto or home repairs, and more!

Features & Benefits of a Personal Loan:

- Low, fixed rates
- Terms up to 5 years
- Loan amounts from $500 to $45,000

Personal Line of Credit

When you need additional funds from time to time, and don't want to be restricted by a specific term loan, a Personal Line of Credit ensures the money you need is available when you need it.

A Personal Line of Credit is perfect for unexpected expenses, such as vet bills and emergency home repairs, and annual expenses that can be paid off quickly, like taxes, vacations, and regular home expenses.

Features & Benefits of a Personal Line of Credit:

- Credit limits starting at $500
- Easy access your credit line from Mobile* or Home Banking – Simply transfer the funds from your line of credit into your checking account, and use your Visa® Debit Card to make purchases or withdraw the funds from an ATM.
- The Line of Credit stays open and available for as long as you need it, even after the balance is paid.

Share Secured Visa® Credit Card

If you have credit challenges, very little credit, or even no credit, there is a credit card option for you! A Share Secured Visa gives you the opportunity to create or improve your credit history even if you haven't previously had any credit in your own name or if you've had credit issues in the past.

Features & Benefits of a Share Secured Visa:

- All the benefits of a Qualstar Visa Gold card
- No minimum credit score required
- Credit limits from $500 to $5,000

Share or Certificate Secured Loans

Another option if you might not qualify for a traditional loan—use the money you have saved to give yourself a loan! Borrow against your savings or certificate balance(s) and continue to earn dividends on your balance throughout the term of your loan.

*Carrier message/data rates apply.

Loan approval, term, and rate received are based on the applicant's credit qualifications and Qualstar's lending guidelines. Not all applicants will be approved and not all borrowers will qualify for the lowest rate.

There are a few simple ways to apply...

- Log in to **Mobile*** or **Home Banking** to apply online
- Call us at **1-800-848-0018**
- Visit any of our **branch locations**

QUALSTAR® CREDIT UNION

1-800-848-0018

www.qualstarcu.com

01/2025